

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Frank Holmon Gales, Jr.
Marvina C. Reese
Debtor(s)

Case No. 15 B 12388

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2015.
- 2) The plan was confirmed on 07/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/19/2016.
- 5) The case was Dismissed on 08/03/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,630.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,630.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,998.89
Court Costs	\$0.00
Trustee Expenses & Compensation	\$244.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,243.69**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP	Unsecured	845.00	829.55	829.55	0.00	0.00
American InfoSource LP as Agent	Unsecured	1,143.00	1,143.38	1,143.38	0.00	0.00
American InfoSource LP as agent for	Unsecured	534.00	533.02	533.02	0.00	0.00
Americash Loans	Unsecured	200.00	NA	NA	0.00	0.00
Amerimark	Unsecured	268.00	275.23	275.23	0.00	0.00
Capital One Auto Finance	Secured	14,566.00	14,811.76	14,566.00	3,814.14	572.17
Capital One Auto Finance	Unsecured	NA	245.76	245.76	0.00	0.00
Carol Wright Gifts	Unsecured	378.00	NA	NA	0.00	0.00
Cash Advance	Unsecured	200.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	104.00	347.16	347.16	0.00	0.00
Chase Bank	Unsecured	40.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	140.00	768.60	768.60	0.00	0.00
Comcast	Unsecured	356.00	NA	NA	0.00	0.00
COMENITY BANK/Romans	Unsecured	21.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	680.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	7,000.00	NA	NA	0.00	0.00
Creditors Discount & A	Unsecured	265.00	NA	NA	0.00	0.00
Dish Network	Unsecured	500.00	NA	NA	0.00	0.00
Dr Leonards Shop Now	Unsecured	0.00	517.45	517.45	0.00	0.00
Easy Comfort	Unsecured	55.00	NA	NA	0.00	0.00
Figi's Inc.	Unsecured	40.00	NA	NA	0.00	0.00
First Premier BANK	Unsecured	876.00	NA	NA	0.00	0.00
Guaranty Bank	Unsecured	1,000.00	NA	NA	0.00	0.00
Guaranty Bank	Unsecured	500.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	452.00	451.97	451.97	0.00	0.00
Illinois Dept of Human Services	Unsecured	500.00	NA	NA	0.00	0.00
MABT/Contfin	Unsecured	511.00	NA	NA	0.00	0.00
Mason	Unsecured	47.00	NA	NA	0.00	0.00
Miles Kimball Company	Unsecured	300.00	NA	NA	0.00	0.00
Monroe & Main	Unsecured	0.00	NA	NA	0.00	0.00
Montgomery Ward	Unsecured	0.00	86.45	86.45	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Otto Bell	Unsecured	600.00	600.00	600.00	0.00	0.00
Payday Loan Store	Unsecured	380.00	303.11	303.11	0.00	0.00
Quantum3 Group	Unsecured	219.00	332.83	332.83	0.00	0.00
Quantum3 Group	Unsecured	234.00	219.89	219.89	0.00	0.00
Seventh Avenue	Unsecured	86.00	96.53	96.53	0.00	0.00
Social Security Administration	Unsecured	500.00	NA	NA	0.00	0.00
Swiss Colony	Unsecured	150.00	241.78	241.78	0.00	0.00
US Bank	Unsecured	500.00	NA	NA	0.00	0.00
Village of Riverside	Unsecured	100.00	NA	NA	0.00	0.00
Village of Stone Park	Unsecured	100.00	NA	NA	0.00	0.00
Walter Drake	Unsecured	50.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,566.00	\$3,814.14	\$572.17
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,566.00	\$3,814.14	\$572.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,992.71	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,243.69</u>
Disbursements to Creditors	<u>\$4,386.31</u>
TOTAL DISBURSEMENTS :	<u>\$6,630.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.